

FIRST TRUST CORPORATION

	CPP Disbursement Date 06/05/2009	RSSD (Holding Company) 2127657	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$946	\$863	-8.8%		
Loans	\$668	\$561	-16.0%		
Construction & development	\$87	\$51	-41.6%		
Closed-end 1-4 family residential	\$151	\$125	-17.7%		
Home equity	\$10	\$7	-30.5%		
Credit card	\$2	\$2	1.0%		
Other consumer	\$39	\$40	2.3%		
Commercial & Industrial	\$127	\$97	-23.7%		
Commercial real estate	\$223	\$216	-3.4%		
Unused commitments	\$64	\$51	-19.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$30	\$5	-84.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$158	\$93	-41.5%		
Cash & balances due	\$50	\$167	230.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$20	\$23	13.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$19	\$24	26.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$883	\$809	-8.4%		
Deposits	\$698	\$682	-2.2%		
Total other borrowings	\$181	\$121	-33.0%		
FHLB advances	\$134	\$82	-39.2%		
Equity					
Equity capital at quarter end	\$64	\$54	-15.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$16	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.7%	5.9%	--		
Tier 1 risk based capital ratio	10.0%	10.1%	--		
Total risk based capital ratio	11.2%	11.4%	--		
Return on equity ¹	-117.4%	-37.7%	--		
Return on assets ¹	-9.4%	-2.4%	--		
Net interest margin ¹	3.7%	2.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	45.8%	36.5%	--		
Loss provision to net charge-offs (qtr)	385.1%	83.9%	--		
Net charge-offs to average loans and leases ¹	2.3%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	15.9%	26.0%	1.1%	1.5%	--
Closed-end 1-4 family residential	9.1%	12.2%	1.4%	0.8%	--
Home equity	3.2%	13.7%	1.3%	0.0%	--
Credit card	1.6%	3.3%	0.0%	0.0%	--
Other consumer	5.7%	6.3%	0.3%	0.1%	--
Commercial & Industrial	2.9%	3.1%	0.4%	0.3%	--
Commercial real estate	4.0%	5.6%	0.0%	0.0%	--
Total loans	6.8%	8.6%	0.6%	0.4%	--